

**Public Service Commission of South Carolina**  
**Docket No. 2020-247-A**

**Workshop on Notices Included in Customer Bill Inserts**

**Comments by AARP South Carolina**

**May 18, 2021**

AARP South Carolina comments for our 600 thousand plus members aged 50 and above in South Carolina. We have long advocated for utility customers in rate and service matters. AARP thanks the Commission for looking seriously at the notices which it provides to consumers. Our comments focus on readability and legibility. The Commission writing bill inserts in Plain Language would give South Carolina utility consumer the tools to know about, understand and act on changes to their utility services.

**The Goals**

The federal government has adopted Plain Language rules “so users can

- Find what they need
- Understand what they find
- Use what they find to meet their needs.”<sup>1</sup>

Decades of reading research guides meeting those goals. [A search on the word “readability” in Google Scholar](#) produced 634,000 results. Even on the first page, those results reach back to the 1940s. Agencies have no excuse for difficult writing.

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<sup>1</sup> Federal plain language guidelines at <https://www.plainlanguage.gov/guidelines/>.

## 1 **Know and Listen to Your Audience**

2 Knowing your audience marks both the beginning and the end of this process. You write  
 3 differently for lawyers or engineers than for the average consumer. Half of American adults read  
 4 at or below the 8<sup>th</sup> grade level.<sup>2</sup> South Carolina lags in adult literacy. To reach most consumers,  
 5 the Commission should direct bill inserts to a 6<sup>th</sup> to 8<sup>th</sup> grade reading level. Laws regarding  
 6 consumer credit insurance,<sup>3</sup> noncredit term life insurance offered by a lender,<sup>4</sup> and appeals to  
 7 external reviewers of health carrier decisions<sup>5</sup> in the South Carolina Code require a 7<sup>th</sup> grade  
 8 reading level for notices.

9 There are mathematical readability tests. However, ask people who struggle to read to tell you  
 10 how easily and clearly a document reads. “Don’t guess about the people you’re writing for. Do  
 11 user research to find out what readers know and don’t know, what words they use for your topic,  
 12 and how motivated they are to come to and use your content.”<sup>6</sup>

13 When you ask readers to help you write bill inserts, pay them. Their time is valuable.

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<sup>2</sup> V. Strauss, Hiding in Plain Sight: The Adult Literacy Crisis, Washington Post (November 1, 2016) at <https://www.washingtonpost.com/news/answer-sheet/wp/2016/11/01/hiding-in-plain-sight-the-adult-literacy-crisis/?noredirect=on>.

<sup>3</sup> SC Code Annotated (1976, as amended) § 37-4-105(B), § 34-29-166, and § 37-3-202(2)(

<sup>4</sup> SC Code Annotated (1976, as amended) § 37-3-202(2)(d).

<sup>5</sup> SC Code Annotated (1976, as amended) § 38-71-1940(C).

<sup>6</sup> C. Jarrett and J. Redish, Readability Formulas: 7 Reasons to Avoid Them and What to Do Instead, UX Matters (July 29, 2019) at <https://www.uxmatters.com/mt/archives/2019/07/readability-formulas-7-reasons-to-avoid-them-and-what-to-do-instead.php>

## 1    **Measuring Reading Grade Level**

2    Researchers have created [several indexes of readability](#). The most common include the [Flesch](#)  
 3    [Reading Ease Score](#), the [Flesch-Kincaid Grade Level Score](#), the [FOG index](#), the [SMOG index](#),  
 4    and the [Dale-Chall Formula](#). Generally, you count word length and sentence length to produce  
 5    the index. Short words and short sentences improve your score. Computer programs generate  
 6    indexes. Microsoft Word users can access either the Flesch Reading Ease Score or the Flesch-  
 7    Kincaid Grade Level Score. The website [Readability Formulas](#) provides calculators.  
 8    [OnlineUtility.org](#) produces several indexes and suggests improvements.

9    These comments score at Grade 8.8 on the Flesch-Kincaid Grade Level Score measured in  
 10    Microsoft Word 365. We did not write them for utility consumers.

11    These indexes present problems. One formula gives different grade levels than other formulas for  
 12    the same text. Different programs implement the same index differently. The indexes do not  
 13    consider the knowledge and experience of adult readers. Most importantly, writers can easily  
 14    tweak texts to improve scores rather than to improve clarity, understanding and usability.<sup>7</sup> Still,  
 15    the indexes provide a useful tool.

## 16    **Plain Language**

17    Now, clear governmental writing calls for Plain Language. The federal [Plain Writing Act of](#)  
 18    [2010](#) (Public Law 111-274) intends “to improve the effectiveness and accountability of Federal  
 19    agencies to the public by promoting clear Government communication that the public can  
 20    understand and use.” [PlainLanguage.gov](#) offers [guidance](#), training and examples. Agencies

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<sup>7</sup> Jarrett and Redish, Readability Formulas.

provide their own guidance. The Centers for Disease Control offers [Simply Put: A Guide for Creating Easy-to-Understand Materials](#). The [Plain Language Network](#) describes good practice.

### **Making Readable Documents**

The Commission can provide readable notices. The Commission should follow the guidance referenced above. We offer a short version of that guidance.

1. *Write for your audience.* In providing notices to utility consumers, the Commission should target its writings at the 6<sup>th</sup> to 8<sup>th</sup> grade reading levels. In 2019, 125,000 adults with Limited English Proficiency lived in South Carolina. That included 84,000 Spanish speakers.<sup>8</sup> In communities with concentrations of Limited English Proficiency speakers, the Commission should include Plain Language materials in appropriate languages.
2. *Organize the information so that the most important information comes first.* Get to the bottom line quickly. What do you want consumers to know or do? Introductory material and required boilerplate can come at the end.
3. *Use readable fonts, typefaces, and sizes.* **Writing in all capitals makes reading harder.**

As the Securities and Exchange Commission notes:

All uppercase sentences usually bring the reader to a standstill because the shapes of words disappear, causing the reader to slow down and study each letter. Ironically, readers tend to skip sentences written in all uppercase.

To highlight information and maintain readability, use a different size or weight of your typeface. Try using extra white space, bold type, shading, rules, boxes, or sidebars in the margins to make information stand out.

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<sup>8</sup> US Census, American Community Survey, 2019 1-year sample, Table S1601 at <https://data.census.gov/cedsci/table?q=ACSST1Y2019.S1601&g=0400000US45&tid=ACSST1Y2019.S1601&hidePreview=true>

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A Plain English Handbook: How to create clear SEC disclosure documents, 43,  
downloaded at <http://www.sec.gov/pdf/handbook.pdf> (March 24, 2020)

Readers have difficulty with text underlined for emphasis. Underlining now indicates a  
web link.

Use a readable font size. Older readers especially may need 12-point type.

4. *Choose your words carefully.*

- You should avoid unnecessary words.
- Use the shortest word that fits the meaning. Only use technical words, such as “security deposit,” when your audience understands their meaning. Don’t use jargon unless your audience has told you that they understand the word(s).
- Keep your sentences short. Use one idea in each sentence. Don’t use complex sentences.
- Use the active voice. Assign agency. Who did or will take the action?
- Keep it conversational. Write like you would speak to the reader. Don’t dodge contractions.
- Avoid hidden verbs. “A hidden verb is a verb converted into a noun. It often needs an extra verb to make sense. So we write, ‘Please make an application for a personal loan’ rather than ‘Please apply for a personal loan.’”<sup>9</sup>
- Use prepositions to personalize the writing. If you want readers to do something, tell them that “You comment by ....”

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<sup>9</sup> PlainLanguage.gov, Federal Plain Language Guidelines (May 2011), 23 at <https://www.plainlanguage.gov/media/FederalPLGuidelines.pdf>.

- Use “must” for a requirement.

5. *Design the page for readability.*

- Use ragged right formatting.
- Provide headings to guide the reader.
- Break up paragraphs into less than eight sentences and 150 words. Vary paragraph lengths. Use a topic sentence in your paragraphs.
- Provide white space.
- Make lists instead of long, crowded sentences.
- Use tables to organize complex information.
- Use illustrations where appropriate.

## **Conclusion**

Decades of research and practice equip the Commission to create bill inserts that let consumers know about, understand and act on changes to their utility services. The Commission can issue bill inserts that are both readable and legible for most utility consumers. Plain Language rules for those inserts would put the Commission in the mainstream of modern governmental communication.

We can’t emphasize too much that notices improve with guidance from targeted consumers before and after drafting.

AARP South Carolina urges the Commission to adopt the guidance contained in these comments and in the Plain Language guidance referenced above.